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Crisis Communication Strategies and Organizational Reputation: A Study of Corporate Response in Kenya's Banking Sector

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Abstract

Banking crises pose risks to the reputation of the institutions as well as the capacity of customers to access money, pay and support livelihoods. This article discusses the relation between crisis communication strategies and reputation of organizations in the Kenyan banking industry by critically reviewing and qualitatively analyzing the public documents. It is based on scholarly sources, governmental documents related to Chase Bank and Imperial Bank, a Kenyan analysis of Family Bank, and announcements related to the pandemic response. The interpretation is guided by situational crisis communication theory, image repair theory, organizational trust and stakeholder salience. The analysis cites five interlinked requirements: timely recognition, actionable customer information, responsibilities corresponding to evidenced responsibility, co-ordination among institutional voices, and recoverability of operations. Kenyan documentary evidence confirms the ability of communication to elucidate access arrangements and provide an explanation of remedial action, but does not prove that specific messages solely rebuilt reputation. Corporate announcements thus are seen to be evidence of organizational positioning as opposed to measures of customer confidence on their own. The article suggests a stakeholder-centred model that involves a combination of communications with risk management, service delivery and board oversight. It suggests the availability of updates, clear terms of relief, secured channels of complaint and longitudinal review. When the words that banks say make sense, meaning they make sense to the affected stakeholders, who can observe and experience them, then reputation is best defended.

Key words: *crisis communication, organizational reputation, banking, Kenya, stakeholder trust, corporate response*

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1. Introduction

Banks rely on trust in promises that go past the here and now transaction. Deposits are expected to be available to customers, payment guidelines to be processed and personal data to be managed in a responsible manner. When these expectations are broken, communication is included in the crisis response since it determines what the stakeholders know and how they choose to respond. An encouraging message is not capable of providing liquidity that is missing or of fixing a broken payment system. However, when an

operational solution is being implemented, an ambiguous or conflicting statement can make the situation even more uncertain. Banking crises thus involve consideration of the interaction between publicly articulated reasons, institutional behavior and practical issues of the impacted customers.

Organizational reputation is the amount of assessment the stakeholders have of an institution, not the exposure of the promotional messages. Fombrun and Shanley (1990) relate reputation formation to cues concerning corporate behavior and performance. Various stakeholders in the banking sector might consider the same response in different ways: investors might focus on financial soundness, employees on having job security, and depositors on immediate access to funds. Trust is connected though different. According to Mayer et al. (1995), the concept of trust can be explained by readiness to be vulnerable and the sense of capability, goodwill and uprightness. Alternatively, a customer may think that a bank is technically competent but has questions about its fairness or sympathetic treatment but is uncertain about its capacity to recover services.

Kenya is a consequential environment since banking communication takes place in terms of branch to branch, mobile channel, news outlets and interpersonal networks. The institutional failures of the past and the more recent disruption present various communication demands. The Central Bank of Kenya (CBK, 2016a) in its announcement of the receivership of Chase Bank on 7 April 2016 attributed liquidity problems to false social-media coverage and the resignation of two directors, but claimed that the bank had not fulfilled its financial commitments the day before. It is an official contemporary description of the incident; it does not show that social media was the sole reason of the failure. Considering the episode as a problem of publicity only would blur the interplay between financial vulnerability, governance and popular perception.

The theory of banking describes the importance of that difference. Diamond and Dybvig (1983) show the potential vulnerability of banks to destabilising withdrawals via deposit arrangements. Their model is not a claim according to a specific Kenyan institution but a structural explanation. Expectations can be affected by communication, yet they work together with contractual claims and resources available. Equally, Iyer and Puri (2012) based on depositor-level evidence in India indicate that relationships and social networks are important in withdrawal behaviour. These results support the necessity of studying the information environment of customers without bringing foreign estimates or believing that all anxious withdrawals are irrational.

The issue discussed here is the inclination towards equating an immediate corporate reaction and effective reputation management. The speed of response can be observed; the confidence built back is more difficult to develop. Reopening or financial support or customer relief announcements can mean action has been taken, but do not show whether customers perceived what to expect, whether they were treated fairly or whether they regained trust. Kenyan banking study by Obengo (2025) cites positive attitudes of managers towards corporate communication and offers localised backing of the relevance of corporate communication. The independent evidence of customer experience in a particular crisis, however, cannot be replaced by managerial assessments.

The article poses the question of how the responses recorded in Kenya banking industry are indicative of set plans of communication in case of crisis, what the responses say in terms of stakeholder requirements, and how reputation defense must be considered. Its key thesis is that plausible communication links validated facts with actionable solutions and responsible actions. The value added is a synthesis of available evidence in opposite crisis environments, not a fresh survey of banks or a test of the effectiveness of communication. The five parts build the conceptual background, the documentary methodology, an evaluation of the findings, and recommendations of the banking practice and future studies.

Literature review

Crisis responsibility and the choice of response

The theory of situational crisis communication provides a guideline on how the responses can be adjusted to the responsibility the stakeholders of an organization hold about the organization. Coombs and Holladay (2002) relate perceived crisis responsibility and reputational threat and study the difference in this relationship with the types of crisis. Coombs (2007) elaborates the framework into instructions on how to choose responses, considering the responsibility, history of the crisis and previous relationships. In the context of banking, what this means is that a bad rumour, a malfunction of operations and an actual misconduct that has been proven requires the use of different explanations. Using a single defensive statement to all incidents is ignoring the cause of concern to the customers and the evidence at hand.

This approach is provided with qualified support by using experimental research. In their study, Claeys et al. (2010) discovered specifically negative reputational effects of preventable crisis and positive effects of rebuilding responses. These results contribute to the understanding that corrective action and responsibility acceptance might be significant in cases when an organization is proved to be wrong. They do not determine that an apology is a similar impactor between countries, between institutions or crisis phases. Kenyan banking stakeholders will have direct material losses that cannot be met by simply changing the message. The measure of responsibility should then be coupled with consideration of the viability and equitableness of remedies suggested.

Image repair theory helps fill the gap in this approach by pinpointing the rhetorical choices organizations make in response to the challenge of their behavior. Benoit (1997) differentiates such strategies as denial, minimizing offensiveness, corrective action and mortification. The categories assist in the analysis of corporate statements, yet the classification of a message does not indicate its effectiveness. A bank is able to justify corrective actions in a convincing manner and apply them unevenly. On the other hand, the required recognition can first of all increase bad coverage but enhance openness. Reputation research must differentiate between the shape of a reply, whether it is true or false and how it is executed and what happens to it.

Simple prescriptions are further complicated by trust-repair research. Kim et al. (2004) demonstrate that responses to apology and denial are related to the alleged violation being related to competence or integrity, and to the evidence that follows. Their interpersonal experimental environment cannot be directly applied to Kenyan banking institutions. The practical analysis teaching is that stakeholders read explanations contrary to the type of failure being claimed and the subsequent evidence. Denial must have a factual basis that is defensible; it cannot be advised as it is damaging to an accuser. Admitting doubt may be more plausible than claiming innocence or guilt until an investigation finds out.

Timing and practical information.

Timing influences the interpretation circumstances of a message. Arpan and Roskos-Ewoldsen (2005) discuss proactive disclosure, which is often referred to as stealing thunder, and find benefits of credibility in their experimental environment. Claeys and Cauberghe (2012) demonstrate the rationale behind considering response content and timing of disclosure as one. In the banking sector, this may be applied in terms of early recognition to avoid customers having to solely depend on unverified accounts. Speed should however be defined cautiously: the confirmed disruption should be distinguished by locating its reason, magnitude of its losses or a set time of restoration. Every statement must have a suitable level of evidence.

Reputation defence is not the only direction that the literature points to. Reynolds and Seeger (2005) combine crisis and emergency risk communication in an ever-evolving informational needs of a crisis. According to Seeger (2006) planning, openness, listening and recognizing uncertainty is done through an expert-panel process. Even though these contributions were invented outside the Kenyan banking, they give

principles of communication in stress. A customer who encounters a failed transfer must know if they should retried it, how to report transaction and when next update would be received. Immediate advice can minimize preventable damage even before the root cause is established.

Page (2022) puts a fresh accent on the reputation value of teaching information. This questions strategies that put most emphasis on the persuasive image repair and put assistance on the backburner. The banking application is simple yet a proposal that needs local consideration: available information on access, claims or complaints can show competence and care of the organization. Comprehension: such information should be tested. A statement may be technically true but inapplicable when it does not specify any eligibility requirements, presupposes accessibility via the internet or provides guidance unavailable to branch personnel.

Media environments and stakeholder relationships

The flow of crisis information is via multiple channels and voices. Austin et al. (2012) explore the way the audience is interested in information provided by social and traditional media, and Jin et al. (2014) study the correlation between information source, form, crisis origin and public reactions. Such studies justify the analysis of communication by banks in terms of a broader information environment. Customers can initially hear a claim in a chat room, request verification through a news article, and then inquire with an employee at a branch. One point of contact in a networked process of interpretation is therefore a corporate social-media account.

Schultz et al. (2011) indicate that reputational perceptions and secondary responses such as dissemination of crisis information can be affected by communication media. Utz et al. (2013) also distinguish interactions between medium, crisis type and emotion in a disaster that occurs in an experimental setting. These results do not prove that either of the platforms can always be the best option to banks. They state that distribution, credibility and emotional interpretation should be evaluated as a unit. A popular message can be one which indicates fear or criticism but not acceptance. The engagement statistics are thus to be understood as activity indicators as opposed to a direct measure of trust.

Another helpful distinction is the salience between stakeholders. Mitchell et al. (1997) describe managerial attention as the stakeholder power, legitimacy and urgency. Megabank depositors, judges and shareholders might dictate quick access to decision-makers, but little customers face equally urgent issues with less power. A communication strategy that is stakeholder-centred must find these differences without re-creating them as unequal rights to information. The description of legitimacy given by Suchman (1995) provides that organizational acceptance is not only based on the immediate self-interest: the audiences consider the appropriateness and compliance with the broader expectations. In the banking sector, legal practices, fair treatment and credible regulation are therefore pertinent to reputation as well as convenience to the customers.

Kenyan evidence and the research gap

In the 2016 National Youth Service controversy, a Kenyan thesis by Papa (2023) focuses on social-media attacks in regards to the Family Bank. The research paper is a compilation of interviews with five marketing and corporate-communication respondents and review of chosen social-media posts. Among the strategies it uses to identify corrective action and reducing offensiveness. This gives local data regarding the organizational reactions, but the restricted internal respondent population and chosen posts restrict conclusions on customers in general. The very thesis suggests additional testing of the effectiveness of strategies. Its results cannot be viewed as a reflective gauge of national opinion or evidence of a recovered reputation.

There is still a gap in the literature explaining communication and showing its implications. Bundy et al. (2017) combine a crisis research by interlinking internal organizational dynamics with the management of

external stakeholders. The idea of organizational trust repair is also similar in the conceptualisation developed by Gillespie and Dietz (2009), who view it as a systemic process that involves a more than isolated response. Collectively, these views are in support of a Kenyan analysis that takes into account messages and governance and service provision. The article at hand fills that gap by a confined documentary synthesis. It poses the question of what can be determined by the public, where the claims of corporations must be verified through third parties, and what dimensions must be used to direct the further empirical study.

Methodology

This paper employs a critical narrative literature review in conjunction with qualitative document analysis. The design allows to compare publicly reported communication practices in institutions and crisis environments through secondary evidence and pre-existing theoretical concepts. Adhering to Bowen (2009), documents are regarded as situated evidence whose authorship, purpose and limitations influence the interpretation. Theoretical explanations and comparisons based on empirical evidence are available in academic literature; official and corporate documents set what institutions have publicly proclaimed. These types of sources serve various analysis purposes and cannot be considered the same evidence of efficacy.

References were located via pre-specified web searches and reference tracking. Keywords were Kenya, banking, crisis communication, reputation, Chase Bank, Imperial Bank, Family Bank, customer trust and pandemic response. Preference was provided to the journal publishers, university repositories, CBK communications, the Kenya Deposit Insurance Corporation and an announcement by a bank itself dated. Inclusion demanded recognizable provenance and a definite association with a theoretical concept, a Kenyan episode of response or the research procedure. The metadata of the publications and the accessible abstracts or complete documents were verified. It was a not comprehensive systematic review but a deliberate narrative search.

The Kenyan section discusses opposing stories: access to deposits and institutional response to reputational risk with the case of Chase bank and Imperial Bank; an academic version of how Family Bank responded to reputational crisis; and the situation with borrower relief during the pandemic, such as the May 2020 announcement by Equity Group. The cases were chosen on publicly available evidence, conceptual variation, and not statistical representativeness. Regulatory and resolution communications are factored in since they influence what can be promised by the banks and what customers can do. They are clearly opposed to communications made by a bank itself. Historical documents are read between their dates and are not stated as the present day banking status.

The material was analysed by organising it around the responsibility attribution, timing, practical guidance, inclusion of stakeholders, coordination and evidence of corrective action. The thematic approach as described by Braun and Clarke (2006) informed the determination of common patterns, but did not imply a distinct interview-coding procedure or intercoder reliability. In both documents, the following were considered; the speaker, the audience, the action taken, the conditions, schedule and outstanding issues. These features were then compared with academic concepts through the synthesis. Results are explanatory judgments of the evidence at hand; suggestions are a deliberate proposal, not an intervention which has been established to operate in Kenyan banks.

The conclusions are affected by a number of limitations. Public announcements are not universal and do not disclose all the discussions inside of the company, unpublished complaints or personal messages. Regulatory statements are documents that authoritatively record official decisions, but do not in themselves gauge the confidence of the population. Achievement may be the focus of corporate releases and retrospective academic accounts have their sampling limitations. The analysis cannot discriminate the effects of communication and liquidity support, changes in ownership or broader economic environments. No

respondents were recruited and no personal banking records were taken. Ethical care is focused on proper attribution, not providing unsubstantiated accusations and distinguishing between recorded behaviour and assumptions concerning the response of stakeholders.

Findings

Reassurance becomes credible when customers can act on it

The Chase Bank documents demonstrate a shift between declaring intervention by institutions to stipulating access conditions. In the first announcement, CBK specified the recipient and gave contact paths to ask questions (CBK, 2016a). The 20 April announcement proclaimed reopening as of 27 April, initial services restrictions, and immediate availability of deposits up to KSh1 million. It said that this would be full of 97% of accounts but not 6% of the total deposits (CBK, 2016b). The distinction between these denominators is analytically significant: an encouraging figure on account-coverage cannot be construed as a corresponding percentage of deposit value reinstated.

Communication implication is that the customers need to be explained by their real position. The choices of a small depositor whose deposit would be limited by an access limit are different than those of a business with payroll funds that exceeds the access limit. There can thus be a lot of individual uncertainty with aggregate reassurance. An effective update must state which arrangements are applicable, how an impacted individual can verify eligibility and what is outstanding. This interpretation is based on the form of the disclosed arrangements; it does not show whether customers considered the actual announcement to be clear and sufficient or not.

A complementary example is that of Imperial Bank payment notice. According to Kenya Deposit Insurance Corporation (KDIC, 2015), the release of deposits via KCB and Diamond Trust Bank has already started, and validation and release were in batches, and depositors were advised to take claim forms. It also determined how the paying banks would reach out to the affected customers. Such information bridged the gap between an institutional decision and real actions. An assistance-oriented communication role is shown in the document, and it is not stated whether all customers were contacted in time or received regular service. Those questions of delivery should be evaluated and not the success determined by the presence of a notice.

This difference justifies the focus on teaching information by Page (2022). During a banking crisis transparency in action can be a reputational indicator as it gives stakeholders an opportunity to probe how organised and responsive an institution is. Nevertheless, a faulty instruction that fails over and over again at the point of service can increase frustration. The communications teams must then have first-hand access to the operational data such as whether the branches have the forms, authorisations and manpower to provide what has been announced. The quality of messages and delivery capacity are two interconnected aspects of the same customer experience.

Responsibility must be assessed before choosing a defensive strategy

The cases also indicate the importance of the category of crisis. The institutional solution, a controversial social-media assertion and pandemic disturbance do not establish the same anticipations. Stakeholders might require clarification and responsibility in a governance-related scandal, and continuity and equitable accommodation in a broad and external emergency. The framework by Coombs (2007) can be used to systematise these differences, but responsibility must be evaluated on the basis of evidence and not reputational harm. The fact that a bank is being criticised does not prove that all its criticisms are right, and the fact that an external trigger has been met does not prove that the following response was sufficient.

Papa’s (2023) account of Family Bank identifies image-repair strategies, but does not provide an independent longitudinal measure of restored trust. This demonstrates a classic issue of analysis: it is simpler to find the corrective language than to determine that the problem at the root of this language was solved. A

more robust evaluation would entail comparing promises to their fulfillment and issue the opinions of the customers who were affected. The discovery is one of an evidential gap, as opposed to a ruling on the recovery of the bank. The categories used by Benoit (1997) can be used to describe the response choices, and the analysis of the choice should be provided by the evidence more than the statement itself.

In the case of practitioners, responsibility assessment must help differentiate what is established, suspected and under investigation. In cases where a false assertion could be refuted, correction must offer convenient supporting information. Remedial measures and accountability of delivery should be pointed out where failures are determined. In the case of facts not solved yet, it is possible to maintain accountability by periodic updates that do not create a sense of certainty. Kim et al. (2004) are relevant because there is a relationship between interpretation of responses and subsequent evidence. It is your first convincing reason that can be harmful when later evidence proves to be the opposite.

Recovery involves several institutions and extends beyond reopening

Banking crises may reallocate responsibility among regulators and between receivers and acquiring institutions and service providers. These roles should be differentiated as demonstrated by the Chase Bank record. In August 2018, CBK announced that SBM Kenya has acquired some of its assets and taken over some of its deposits, including 50 branches. It announced that 75 percent of the deposit value still under moratorium was transferred, and structured access was done, and recovery efforts on assets remaining would be continued (CBK, 2018). This recorded a substantive resolution milestone; it did not imply that all claims outstanding had been resolved and that the original institutions reputation had been reclaimed.

Communication, institutional responsibility is changed, and there is a risk of customer transfer between organisations. A logical answer can determine who is mandated to clarify every matter, who is capable of carrying out a transaction and who manages an unsatisfied complaint. The factual information should be consistent without necessarily all institutions producing the same statements. It involves corresponding explanations of roles and commitments. The customers do not have to know the entire structure of bank resolution just to figure out where valid request is.

These findings are consistent with the emphasis by Gillespie and Dietz (2009) on systemic trust repair. The long-term modifications in systems, procedures and conduct are more likely to measure recovery than a single positive announcement. In the case of Kenyan banks, appropriate indicators might be the number of remedies that have been completed, the consistency of customer information and repeat of similar failures. They are to be read together with financial conditions. An institutional outcome is the survival of a bank or the successful transfer of an asset; a restorative trust is a stakeholder outcome whose provisional success needs its own attestation.

Pandemic responses connected empathy with conditional assistance

The pandemic material provides a contrast crisis setting. The actions provided by CBK in March 2020 were in response to borrowers whose repayments were current as on 2 March, there was an indication of considering personal-loan extensions and other restructuring requests, and the borrowers were expected to make contact with their banks (CBK, 2020). The announcement associated wide assurance with qualification and a route of application. It also shows why the crisis assistance cannot be called as unconditional: the type of aid was attributed to the situation of the borrowers and evaluation. These were historical emergency measures, and not a declaration of existing entitlements.

The 21 May 2020 announcement by Equity Group was a customised plan to restructure with potential three-year repayment extensions to customers who could affirm the effects of the pandemic and the viability of their business models. It linked assistance with business resilience and adaptations to digital banking platforms (Equity Group Holdings, 2020). The release sets the positioning and announced strategy of the

bank group as a corporate source. The group-level framing of it should not be transformed into a Kenya-only measure of relief provided or a measure of customer satisfaction that can be independently verified.

The lesson of communication is that empathy achieves the practical meaning when the eligibility, costs, assessment procedures and follow-up are transparent. Telling a bank that it is a caring one can form a desired identity, yet applicants face that statement via approval processes and decisions justifications. Even a disapproved request can be dealt with in a clear and decent way. On the other hand, a generous headline might bring about disappointment when qualifications are hard to find. The difference between ability, benevolence and integrity by Mayer et al. (1995) can be used to understand why both operational competence and fair treatment should be taken into consideration.

Digital responsiveness needs to be coordinated, and meaningfully evaluated.

Digital channels enable banks to recognize issues, rectify inaccuracies and share updates promptly, yet also reveal discrepancies between official words and customer experience. According to the social-mediated crisis literature, information source and form has an impact on the way in which the audiences seek and interpret the message (Austin et al., 2012; Jin et al., 2014). Practical implication is the coordinated distribution through the channels that customers actually employ. Even a web site update might not get to a person who has initially heard a claim by a forwarded message or who has used the staff of the branch to help him or her.

Coordination begins internally. Before outdated advice lingers, employees who receive calls or deliver queues must be given approved facts, and a path to escalate any question they are not familiar with as well as be notified of the changes. It is a recommendation based on analysis with the support of the interrelation of internal and external crisis processes outlined by Bundy et al. (2017). This is not to say that all Kenyan banks are not coordinated at the present. Desirable internal feedback must go in the other direction, too: recurring customer inquiries can show imprecision in a previously well-crafted announcement and can point to a solution that is not working in reality.

Reputation assessment should be able to differentiate between exposure, understanding, experience and behaviour. The number of posts, impressions or positive comments only covers a portion of that sequence. The interaction between media and reactions is proved by Schultz et al. (2011) and Utz et al. (2013), which makes it clear that different measures are necessary. One of the banks might release regularly and leave one of the core customer questions unanswered. Similarly, negative remarks might decrease because of fatigue or loss of customers, instead of recovery. Such possibilities render simple sentiment scores insufficient evidence on their own of re-established organizational image.

The synthesis in turn facilitates a stratified analysis. The communicational measures ought to investigate acknowledgement time, factual and understanding comprehension and consistency. Service measures ought to look into the resolution of complaints and the implementation of declared remedies. Perceived competence, integrity and concern need to be evaluated in aspects of affected stakeholders groups with regard to reputation measures over time. Financial indicators may offer a background but not be allocated solely to communication. The integration of these dimensions would allow making a more justifiable evaluation of corporate response as opposed to either positive publicity or managerial assurance.

Another implication is related to the distribution of uncertainty. An institution can be aware that a recovery process has been initiated and a specific customer has not been informed about the process account-specifically. The lack of a new public statement could be administratively explained, but the customer must be told about the next point of decision. There should therefore be communication plans that incorporate general updates and safe individual help. It is particularly applicable in cases that require validation or other contractual conditions. Consistency is the use of the same basic rules, and explaining reasonable differences, but not giving the same answer to all.

There also should be proposed assessment that does not involve immediate stabilisation and long-term relationship repair. The most urgent criteria might be correct instructions and access to help in the event of the first disruption. After the services are restored, the customers can determine whether the institution justified the failure, rectified mistakes and dealt with similar cases in an equal manner. Subsequent assessment can be done to determine whether the promised changes were adopted as a routine or not. These phases require varying evidences and varying time scales. Even when a positive outcome is achieved in one phase, the deficiencies in the next phase must not be eliminated, and an unaddressed complaint cannot be forgotten when the bigger picture incident receives less media coverage.

Conclusion and recommendations

The concept of crisis communication in the banking sector in Kenya can be interpreted as institutional accountability and service recovery. The analyzed documentation indicates that intervention can be clarified through the reaction of the population and guide depositors to claim procedures and elaborate on the support of the borrowers. Responsibility, timing, channels and prior relationship are explained in academic research as to why they are important. These sources combined justify the conclusion that reputation relies on the consistency between the explanations and observable behaviour. They fail to assert that specific messages per se reinstated customer confidence. The financial stability, operation ability and experience of the stakeholders continue to be the major areas in which the implications of communication are interpreted.

Banks ought to incorporate the aspect of crisis communication in the board supervision and operational preparedness. Agreements on responsibilities to verify facts, authorise statements, restore services and manage complaints should be agreed upon prior to a crisis. The exercises must challenge real life situations, such as conflicting information, non-existent digital channels and staff confusion. The article by Seeger (2006) advocates preparation and listening to the stakeholders as key practices. Scenario reviews must point out where approval arrangements slow down the basic acknowledgement and the lack of proper verification may lead to the creation of false assurances. The goal is a dependable response process that can be reconfigured in response to changes in the evidence.

Early messages must recognize the known problem, clarify the known impacts on the customer, give practical advice that is safe, and when a follow-up will be provided. Banks must not make restoration promises which can not be substantiated by technical or financial teams. Changes should be documented to avoid the use of old screenshots and forwarded messages as they will seem recent. This staged approach is supported by the fact that Reynolds and Seeger (2005) focus on the evolving information needs. An ongoing recognition of uncertainty can only be helpful when it is followed up by investigative efforts and a reliable update plan.

Remedies must also be made comprehensible and accessible by banks. In simple terms, the notices must clarify eligibility, documentation needed, decision-making processes and paths to follow in cases where the cases are not being resolved. The presence of English and Kiswahili communication is to be supplemented with the availability of formats and the topical local support. Branch and phone routes are still relevant in places where the digital access is not provided or the customers require clarification. The limited influence customers should be explicitly listed as stakeholders as it is in line with the concerns of Mitchell et al. (1997). The urgency of need and harm seriousness must be considered as the communication resources instead of size of account or online presence.

Remedial undertakings are expected to discover accountable roles and responsive milestones. In case of failures, banks are expected to clarify what has changed, how those people who are affected will receive remedies and how they will evaluate their recurrence. When the scope and limitations of independent review are disclosed, it can help enhance credibility. In cases where accusations are not validated, communication must safeguard due inquiry but not the wholesale rejection of justified enquiries. According to the legitimacy

perspective by Suchman (1995), protection of reputation must be stable in line with broader demands of fairness. Silencing of complaints or substituting an explanation with a promotional campaign will hardly eliminate the underlying accountability issue.

Assessment must involve recurring customer studies, service logs and distinguished stakeholder comments. The short surveys may be used to determine the understanding of what to do and follow-up interviews can be used to clarify why people continue to distrust once they have undergone operational recovery. There should be an interpretation of the trends of complaints together with accessibility: lower numbers of complaints can indicate obstacles to reporting. Data are to be reported in a manner that will ensure confidentiality of the customers. Research must differentiate between declared intention to stay at a bank and actual behaviour and consider other factors that affect either. The drawbacks of using corporate self-assessment would be mitigated by conducting an independently administered evaluation.

The longitudinal designs should be used in future studies to compare Kenyan banks and types of crisis. It may investigate the relation between practical advice, timely recognition and exhibited corrective action to perceived competence, integrity and care, with severity of crisis, and previous relationships. Ethical experiments may be used to experiment with other formats of the message without sharing false information about actual banks. Depositors, employees and small businesses as well as managers should be involved in qualitative work. This evidence would shift the debate towards determining when and who plausible strategies work. To practice it, the first thing that is urgent is to make the crisis communication honest, practical and provable to recovery.

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